

# 3a Compatibility chart

Effective July 1, 2015

## Base rating

Base-rated employers pay premiums based on the average costs of claims filed against all employers in similar industries, using the same manual classifications. BWC assigns these manual classifications based on the type of work a company performs.

## Experience rating

Experience-rated employers are either credit rated or debit rated depending on their claims cost record. An employer with a better-than-average loss experience, compared to others in the same industry, will receive a credit and pay a rate lower than the base rate. An employer with higher-than-average losses compared to others in the same industry will pay above the base rate.

## Grow Ohio Incentive

This program provides eligible new employers a significant discount on workers' compensation costs at a critical time — while they are getting started in Ohio. Eligible new employers can receive a 25-percent premium discount or join a group-experience-rating program (see description below) and receive the group's premium discount.

## Group-experience rating

This plan allows employers to join a group of similar industry employers to combine their claims experience with other group members to receive a premium discount. Certified sponsoring associations offer these plans through third-party administrators.

## Group-retrospective rating

This plan allows employers to join a group of similar industry employers, continue to pay individual premiums, and then receive retrospective premium adjustments based on the performance of the group. Certified sponsoring associations offer these plans through third-party administrators.

## Small deductible

This plan helps employers lower their premiums by offering an upfront discount in the form of a per-claim deductible ranging from \$500 to \$10,000 per claim.

## Large deductible

This plan helps employers lower their premiums by offering an upfront discount in the form of a per-claim deductible ranging from \$25,000 to \$200,000 per claim.

## Individual-retrospective rating

With this plan, employers pay a reduced premium up front, then the employer is responsible for claims costs associated with claims occurring in the program year for 10 years.

## EM capping

This program caps an individual employer's experience modifier (EM) to help minimize the effects of a significant premium increase for employers that become debit rated.

## One Claim

Designed for employers recently not renewed in group because of one significant claim.

	Destination: Excellence							
	\$15K Medical-Only Program	Go-green discount	Lapse-free discount	Drug-Free Safety Program	Industry-Specific Safety Program	Safety Council Participation	Safety Council Performance	Transitional Work Bonus
Base rating	●	●	●	●	●	●	●	●
Experience rating	●	●	●	●	●	●	●	●
Grow Ohio Incentive	●	●	●	●	●	●	●	●
Group-experience rating	●	●	●	●	●		●	●
Group-retrospective rating		●	●			●		
Small deductible		●		●		●	●	
Large deductible		●				●	●	
Individual-retrospective rating	●	●				●	●	
EM capping	●	●	●		●	●	●	●
One Claim	●	●	●		●	●	●	●